

**3/23/20**

Good morning!

I'm coming to you today from a similar setting, but a little bit different of an atmosphere. We hope you are receiving this message from home, or somewhere safe.

It is our top priority to keep our workplace safe and free from infection, so that we can ensure that we will be able to continue providing service to our members. Therefore, until further notice, our credit union is operating drive-thru only, 8 a.m. to 6 p.m. Monday through Friday.

We will strive to do our best to serve all your credit union needs through our drive-thru services, by telephone and by appointment. Thank you for your patience as we strive to assist all members as quickly as possible.

I have two quick things I want to talk to you about today:

First, you may have noticed that we are still in the middle of a previously planned loan promotion for mortgage refinancing. The low mortgage refinancing loans rates available right now are great. Please know that we are still here for you and your lending needs, even offering curbside loan closings, as we can. But we also realize that this may not feel like the best time for you to explore your options. So, if you would like to consider your mortgage refinancing please email or call Brian or Woody now, and they will be in touch with you. They will work with you to establish a plan for when the time is right.

Secondly, as our Member Minute touched upon last week, we recognize that the coronavirus will impact our members to varying degrees, so we are doing our best to stay apprised of the situation while considering the implications this pandemic may have on our members financially. We will do our very best to continue to meet your financial needs. With that, we ask that if you are experiencing financial distress due to the coronavirus' impact on our economy, please let us know. We will strive to help individuals on a case-by-case basis as we can.

Once again, the health and safety of our staff and members is of paramount concern to us. You'll see that we have taken extra precautions within the credit union to reduce the exposure and spread of the coronavirus. You can find a list of these steps on our website. As this situation evolves, our efforts will continue to evolve and improve.

Any changes to our business operations or business hours due to the coronavirus will be shared right here on our Facebook page, on our website and of course onsite at our branch.

Stay well, my friends.